Case 08-33786 Doc 1 Filed 12/10/08 Entered 12/10/08 15:30:20 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 49

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor ((if individual	, enter Last, F	irst, Middle)			Name o	of Joint Debtor	(Spouse) (Las	st, First, Middle	e)				
		Hall,	Scott					Hall,	Steph	anie				
All Other Names and trade names		e Debtor in the	last 8 years	(include mai	rried, maider	maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names): FKA Stephanie Bianchi							
Last four digits of (if more than one,	Soc. Sec. o , state all) *	or Individual-Ta	axpayer I.D.	(ITIN) No./Co	omplete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-0870							
Street Address of	f Debtor (No	o. & Street, Ci	ty, and State	e):	Street	Address of Join	nt Debtor (No.	& Street, City	, and State):					
2406 Jay	Ln					_ 240	6 Jay Lr	า						
Rolling M	leadow	vs IL		6	80008		ling Mea		L	60008				
County of Reside	ence or of th	e Principal Pla	ace of Busin	ess:		County	of Residence	or of the Prince	cipal Place of E	Business:				
		CO	OK						соок					
Mailing Address of	of Debtor (if	different from	street addre	ess)		Mailing	Address of Jo	oint Debtor (if o	different from s	street address):				
Location of Princi	ipal Assets	of Business D	ebtor (if diffe	erent from stre	eet address	above):								
Type of Debte	or (Form of (ı	Nature of Bu (Check one b		Chap	ter of Bankru	ptcy Code Ur	der Which th	e Petition is Filed (Check one bo				
_	`	loint Debtors)		Care Busine			napter 7		☐ Chapter	15 Petition for Recognition				
	<i>it D on page 2</i> ion (include:		define	e Asset Real ed in 11 U.S.0		. _	☐ Chapter 9 of a Foreign Main Proceeding ☐ Chapter 11							
Railroad Partnership Stockbroker Commodity Broker						′ – ~	☐ Chapter 12 ☐ Chapter 15 Petition for Recognition							
						□ CI	napter 13		of a Fore	eign Nonmain Proceeding				
,	debtor is no itities, check		☐ Cleari	•				Nature o	f Debts (Check	(one Box)				
and state	type of enti	ity below.)	☐ Other				■ Debts are primarily consumer debts, defined in 11 U.S.C. Debts are primarily business debts.							
				Fax-Exempt theck box, if ap			bts, defined in 101(8) as "incu		debi	ts.				
			☐ Debto	r is a tax-exe	mpt	ind	dividual primari	ly for a						
			_	ization under d States Code		I	personal, family, or household purpose."							
				nue Code).	(
		Filing Fee (C	heck one box)			Check	one box	Cha	apter 11 Debto	ors				
Filing Fee atta	ached					□ D	ebtor is a smal			in 11 U.S.C. § 101(51D)				
☐ Filing Fee to b	he naid in in	ıstallments (ar	onlicable in ir	ndividuals onl	lv) Must atta	och		mall business	debtor as defi	ined in 11 U.S.C. § 101(51D)				
signed applica	ation for the	court's consid	deration cert	ifying that the	debtor is	□ D		ate nonconting	gent liquidated	debts (excluding debts owed to				
unable to pay	fee except	in installments	s. Rule 1006	(b). See Office	cial Form 3A	·in	siders or afflia	ites) are less t						
							call applicable plan is being fi		etition.					
						_ A	cceptances of t			etition from one of more classes 3 1126(b).				
Statistical/Adm						L				This space is for court use only				
	ates that, af		ot property is	excluded an			s paid, there w	vill be no						
Estimated Number	_		П	П			П		_					
1-	50-	100-	200-	1,000-	5 ,001-	10,001	2 5,001	50,001	Over					
49 Estimated Assets	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000					
□ \$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	☐ More than					
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion					
Estimated Liabiliti	es 🔲													
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million		\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion					

Case 08-33786 Doc 1 Filed 12/10/08 Entered 12/10/08 15:30:20 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 49 **Voluntary Petition** Name of Debtor(s) Hall, Scott This page must be completed and filed in every case) Stephanie Hall All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Justin R. Storer Justin R. Storer Dated: 12/10/2008 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord)

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

П

possession was entered, and

period after the filing of the petition.

Case 08-33786 Doc 1 Filed 12/10/08 Entered 12/10/08 15:30:20 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 49

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Hall, Scott Stephanie Hall

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Scott Hall

Scott Hall

Dated: 12/01/2008

/s/ Stephanie Hall

Stephanie Hall

Dated: 12/01/2008

Signature of Attorney

/s/ Justin R. Storer

Signature of Attorney for Debtor(s)

Justin R. Storer

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 12/10/2008

 * In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 12/01/2008 /s/ Scott Hall Sign & Date Here

Page 5 of 49 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the
United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in
performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file
a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through
the agency no later than 15 days after your bankruptcy case is filed.

	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five
days f	rom the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement
so I ca	in file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances
here.]	

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

does not apply in this district.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

/s/ Stephanie Hall Sign & Date 12/01/2008 Dated: Here Stephanie Hall

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

Bankruptcy Docket #:

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в	71			, _	. •	, .	,	4	VЬ	_	4	V	V	MI		14,	<i>)</i>		ı		- OI		→ I	1		иш			ч.	JLD	\cdot	/17		40		JL

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: For legal services, Debtor(s) agrees to pay and I have agreed to accept Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. \$3,000 \$3,000

2. The source of the compensation paid to me was:

Debtor(s)	Other: (specif
Denioi(2)	I Other: (spec

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 12/10/2008 /s/ Justin R. Storer

Attorney Name: Justin R. Storer LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX) Bar No: 6293889

Document Page 7 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
2406 Jay Ln Rolling Meadows, IL 60008 (Debtor's Residence)	Fee Simple	Н	\$ 221,400	\$ 196,026

Total Market Value of Real Property
(Report also on Summary of Schedules)

\$221,400.00

PFG Record # 390372 B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	H W J C	Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.					
		Fifth Third Bank checking account #xxxxx3921.	W	\$	6
		TCF Bank checking account #xxxxx1302.	Н	\$	1,376
		Harris Bank checking account #xxxxx1393.	Н	\$	11
03. Security Deposits with public utilities, telephone companies, landlords and others.	Х				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, microwave, pots/pans, dishes/flatware	J	\$	1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	J	\$	150
06. Wearing Apparel					
		Necessary wearing apparel.	J	\$	100
07. Furs and jewelry.		, , , , , , , , , , , , , , , , , , , ,			
		Earrings, watch, costume jewelry	J	\$	50
		Wedding ring set	J	\$	200
08. Firearms and sports, photographic, and other hobby equipment.	X				
PEG Record # 390372			rm 6E	3) (12/07)	Page 1 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

SCHEDULE B - PERSONAL PROPERTY										
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or						
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.	Н	\$ 0						
10. Annuities. Itemize and name each issuer.	Х									
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X									
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X	Pension with Employer/Former Employer - 100%	н							
		Exempt.								
13. Stocks and interests in incorporated and unincorporated businesses.	X									
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X									
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X									
16. Accounts receivable	Х									
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X									
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X									
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X									
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X									
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X									
22. Patents, copyrights and other intellectual property. Give particulars.	X									
23. Licenses, franchises and other general intangibles.	X									
				(12/07) Page 2 of 3						

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or					
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X								
25. Autos, Truck, Trailers and other vehicles and accessories.									
		1993 Jeep Cherokee (over 160,000 miles)	Н	\$ 1,000					
		BMW - 2006 BMW 35 (over 40,000 miles)	J	\$ 30,000					
26. Boats, motors and accessories.	X								
27. Aircraft and accessories.	X								
28. Office equipment, furnishings, and supplies.	X								
29. Machinery, fixtures, equipment, and supplie used in business.	X								
30. Inventory	X								
31. Animals		Family Pets/Animals. 1 Dog	J	\$ 0					
32. Crops-Growing or Harvested. Give particulars.	X	, , , , , , , , , , , , , , , , , , ,							
33. Farming equipment and implements.	X								
34. Farm supplies, chemicals, and feed.	X								
35. Other personal property of any kind not already listed. Itemize.	X								
		Total (Report also on Summary of Schedules)		\$34,393					

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Scott Hall and Stephanie Hall, Debtors

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property	TOT II OO TI'S SS	0 45 655	
2406 Jay Ln Rolling Meadows, IL 60008 (Debtor's Residence)	735 ILCS 5/12-901	\$ 15,000	\$ 221,400
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Fifth Third Bank checking account #xxxxx3921.	735 ILCS 5/12-1001(b)	\$ 6	\$ 6
TCF Bank checking account #xxxxx1302.	735 ILCS 5/12-1001(b)	\$ 1,376	\$ 1,376
Harris Bank checking account #xxxxx1393.	735 ILCS 5/12-1001(b)	\$ 11	\$ 11
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 150	\$ 150
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
Wedding ring set	735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Scott Hall and Stephanie Hall, Debtors

20115111 5 2 55055		.	
Debtor claims the exemptions to which debtor is entitled u (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		claims a home:	stead exemption
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
Pension with Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	3	
25. Autos, Truck, Trailers and other vehicles and accessories. 1993 Jeep Cherokee (over 160,000 miles)	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 1,000

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In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C H M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	Chase Attn: Bankruptcy Dept. Po Box 901039 Fort Worth TX 76101 Acct No.: 4145 1153 8475		Н	Dates: 2004 Nature of Lien: Mortgage - Second Market Value: Intention: Reaffirm 524 (c) *Description: 2406 Jay Ln Rolling Meadows, IL 60008 (Debtor's Residence)				\$ 70,674	\$ 70,674
2	Chase Manhattan Mortgage Attn: Bankruptcy Dept. 3415 Vision Dr Columbus OH 43219 Acct No.: 1504 8294 54		Н	Dates: 2001 Nature of Lien: Mortgage Market Value: \$ 221,400 Intention: Reaffirm 524 (c) *Description: 2406 Jay Ln Rolling Meadows, IL 60008 (Debtor's Residence)				\$ 125,352	\$ 125,352
3	Patrick BMW Attn: Bankruptcy Dept. 700 E. Golf Rd Schaumburg IL 60195 Acct No.: 1229		J	Dates: 10/2008 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 30,000 Intention: Reaffirm 524 (c) *Description: BMW - 2006 BMW 35 (over 40,000 miles)				\$ 38,283	\$ 8,283

Total \$ 234

\$ 234,309 \$ 204,309

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall / Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

ᆫ								
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
1	Affinity Health Care Attn: Bankruptcy Dept. PO Box 276 La Grange IL 60525 Acct #: 1229		Н	Dates: 2008 Reason: Medical/Dental Services				\$ 80
2	Affinity Health Care Attn: Bankruptcy Dept. PO Box 2315 Carol Stream IL 60132 Acct #: 0870		W	Dates: 2008 Reason: Medical/Dental Services				\$ 160
3	All About Kids Dentistry Attn: Bankruptcy Dept. 1845 E Rand Rd Arlington Heights IL 60004 Acct #: 1229		Н	Dates: 2008 Reason: Medical/Dental Services				\$ 50

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall / Debtors

	SCHEDULE F - CREDITORS	3 H	OL	DING UNSECURED NON-PR	IO	RI	ΤΥ	CLAIMS
Cı	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H & J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4	American Express Attn: Bankruptcy Dept. Po Box 297871 Fort Lauderdale FL 33329 Acct #: 3772 249845 81000		w	Dates: 2007-2008 Reason: Credit Card or Credit Use				\$ 4,650
5	Associated Allergists Attn: Bankruptcy Dept. 1300 Reliable Pkwy Chicago IL 60686 Acct #: 1229		Н	Dates: 2008 Reason: Medical/Dental Services				\$ 35
6	Bank of America Attn: Bankruptcy Dept. Po Box 1598 Norfolk VA 23501 Acct #: 4888 9200 1577 4852		w	Dates: 2006-2008 Reason: Credit Card or Credit Use				\$ 8,200
7	Bank of America Attn: Bankruptcy Dept. Pob 17054 Wilmington DE 19884 Acct #: 6895 1012 0265 99		Н	Dates: 2006-2008 Reason: Credit Card or Credit Use				\$ 1,500
8	Bank of America/MBNA Bankruptcy Department PO Box 15026 Wilmington DE 19850 Acct #: 5329 0645 6423 6064		Н	Dates: 2004-2008 Reason: Credit Card or Credit Use				\$ 1,500

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall / Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
9 Best Practices of Northwest SC C/O Suburban Credit Co PO Box 30640 Alexandria VA 22310 Acct #: 0870		W	Dates: 2008 Reason: Medical/Dental Services				\$ 100

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Suburban Credit Corporation Bankruptcy Department PO Box 30640 Alexandria VA 22310

10 <u>Capital One</u> Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: 5178 0573 0239 3538	W Dates: 2004-2008 Reason: Credit Card or Credit Use	\$ 2,000
11 Care Credit/GEMB Attn: Bankruptcy Dept. Po Box 981439 El Paso TX 79998 Acct #: 9019 1823 1052 9138	W Dates: 2004-2008 Reason: Credit Card or Credit Use	\$ 600
12 Central Reading & Speech Attn: Bankruptcy Dept. 4180 Illinois Rt 83 Long Grove IL 60047 Acct #: 1229	H Dates: 2005 Reason: Medical/Dental Services	\$ 85
Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: 5184 4500 4939 9375	H Dates: Reason: Credit Card or Credit Use	\$ 1,100

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record # 390372

Scott Hall and Stephanie Hall / Debtors

SCHEDULE F - CREDITORS	S H	OL	DING UNSECURED NON-PR	10	RI	ГΥ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	L M L	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
14 Chase Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: 5467 1030 0007 0703		Н	Dates: 1999-2008 Reason: Credit Card or Credit Use				\$ 6,100
15 Chase Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: 5401 6830 1334 5225		Н	Dates: 2007-2008 Reason: Credit Card or Credit Use				\$ 6,300
16 Chase Bankruptcy Department 900 Stewart Ave Garden City NY 11530 Acct #: 1071 5310 3255 10			Dates: 2007 Reason: Deficiency, Repo'd/Surr'd Auto	•			\$ 37,700
17 Chicago Lakeshore Med. Assoc. Bankruptcy Department Dept. 4373 Carol Stream IL 60122 Acct #: 0870		w	Dates: 2008 Reason: Medical/Dental Services				\$ 35
18 Children's Memorial Med. Ctr. Bankruptcy Department 75 Remittance Dr., Ste. 92611 Chicago IL 60675-2611 Acct #: 1229		J	Dates: 2004 Reason: Medical/Dental Services				\$ 91
19 Childrens Surgical Foundation Attn: Bankruptcy Dept. 777 Oakmont Lane Ste 1600 Westmont IL 60559 Acct #: 1229		Н	Dates: 2007 Reason: Medical/Dental Services				\$ 112
20 Childrens Surgical Specialists Attn: Bankruptcy Dept. 777 Oakmont Lane Westmont IL 60559 Acct #: 1229		Н	Dates: 2008 Reason: Medical/Dental Services				\$ 115

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In re

Scott Hall and Stephanie Hall / Debtors

SCHEDULE F - CREDITORS					ठा		
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1 Citi Cards Attn: Bankruptcy Dept. Po Box 6241 Sioux Falls SD 57117 Acct #: 5424 1806 5156 5589		w	Dates: 2005-2008 Reason: Credit Card or Credit Use				\$ 1,600
2 Citibank Attn: Bankruptcy Dept. Po Box 6241 Sioux Falls SD 57117 Acct #: 5424 1808 4158 6057		Н	Dates: 1999-2008 Reason: Credit Card or Credit Use				\$ 12,000
Attn: Bankruptcy Dept. Po Box 6241 Sioux Falls SD 57117 Acct #: 5424 1808 3567 4810		Н	Dates: 1999-2008 Reason: Credit Card or Credit Use				\$ 19,300
Attn: Bankruptcy Dept. Po Box 22066 Tempe AZ 85285 Acct #: 6032 5904 1172 6283		w	Dates: 2004-2008 Reason: Credit Card or Credit Use				\$ 2,200
5 Citifinancial Retail Services Attn: Bankruptcy Dept. Po Box 22066 Tempe AZ 85285 Acct #: 6032 5903 2613 5976		w	Dates: 2008 Reason: Credit Card or Credit Use				\$ 2,450
6 CostCo, Inc./HSBC Attn: Bankruptcy Dept. Po Box 15524 Wilmington DE 19850 Acct #: 7001 1880 0189 3913		Н	Dates: 2004-2008 Reason: Credit Card or Credit Use				\$ 2,500
7 Discover Financial Attn: Bankruptcy Dept. Po Box 15316 Wilmington DE 19850 Acct #: 6011 0078 4117 8972		Н	Dates: 1999-2008 Reason: Credit Card or Credit Use				\$ 6,800

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record # 390372

Scott Hall and Stephanie Hall / Debtors

SCHEDULE	F - CREDITORS		OL	LDING UNSECURED NON-PRIORITY CLAII	MS
	ing Address Including ccount Number tions Above)	Codebtor	A N		
28 Early Interventio Attn: Bankruptcy I PO Box 409168 Chicago IL 60640 Acct #: 245506			w	Dates: 2005 Reason: Medical/Dental Services \$	100
29 Express/Structur Attn: Bankruptcy I Po Box 330064 Northglenn CO 80 Acct #: 3586 530	Dept. 1233		w	Dates: 2005-2008 Reason: Credit Card or Credit Use \$	300
30 FIA Card Service Attn: Bankruptcy I Po Box 17054 Wilmington DE 19 Acct #: 3746 380	Dept. 884		w	2007 2000	,400
31 Firstsource HC A Attn: Bankruptcy I 1900 W Severs R La Porte IN 46350 Acct #: 3204145	Dept. d		w	Dates: 2005-2008 Reason: Medical Debt \$	237
Attn: Bankruptcy I 1900 W Severs R La Porte IN 46350 Acct #: 3204146	Dept. d		w	Dates: 2005-2008 Reason: Medical Debt \$	125
Attn: Bankruptcy I 1900 W Severs R La Porte IN 46350 Acct #: 3240951	Dept. d		w	Dates: 2008 Reason: Medical Debt \$	212
34 Firstsource HC A Attn: Bankruptcy I 1900 W Severs R La Porte IN 46350 Acct #: 3240952	Dept. d		w	Dates: 2008 Reason: Medical Debt \$	286

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In re

Record # 390372

Scott Hall and Stephanie Hall / Debtors

		or	Н	Date Claim Was Incurred and	int	ted	٥	
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebto	C N	Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 ount of laim
35	Firstsource HC Advanta Attn: Bankruptcy Dept. 1900 W Severs Rd La Porte IN 46350 Acct #: 3470628		W	Dates: 2006-2008 Reason: Medical Debt				\$ 236
36	Firstsource HC Advanta Attn: Bankruptcy Dept. 1900 W Severs Rd La Porte IN 46350 Acct #: 3470629		W	Dates: 2006-2008 Reason: Medical Debt				\$ 92
37	Firstsource HC Advanta Attn: Bankruptcy Dept. 1900 W Severs Rd La Porte IN 46350 Acct #: 3639642		W	Dates: 2007-2008 Reason: Medical Debt				\$ 129
38	Firstsource HC Advanta Attn: Bankruptcy Dept. 1900 W Severs Rd La Porte IN 46350 Acct #: 3697880		w	Dates: 2007-2008 Reason: Medical Debt				\$ 160
39	Firstsource HC Advanta Attn: Bankruptcy Dept. 1900 W Severs Rd La Porte IN 46350 Acct #: 3770122		w	Dates: 2008 Reason: Medical Debt				\$ 64
40	Firstsource HC Advanta Attn: Bankruptcy Dept. 1900 W Severs Rd La Porte IN 46350 Acct #: 3960050		w	Dates: 2008-2008 Reason: Medical Debt				\$ 665
11	Gap/GEMB Attn: Bankruptcy Dept. Po Box 981400 El Paso TX 79998 Acct #: 6018 5952 2788 1931		w	Dates: 2006-2008 Reason: Credit Card or Credit Use				\$ 700

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In re

Record # 390372

Scott Hall and Stephanie Hall / Debtors

					ठ		
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidate	Disputed	ount of laim
2 Genesis Clinical Labortory Bankruptcy Department 3231 Euclid Ave. Berwyn IL 60402 Acct #: 1229		Н	Dates: 2007 Reason: Medical/Dental Services				\$ 287
Attn: Bankruptcy Dept. 135 Arlington Heights 152 Buffalo Grove IL 60089 Acct #: 1229		J	Dates: 2007 Reason: Medical/Dental Services				\$ 171
Home Depot Bankruptcy Department PO Box 689100 Des Moines IA 50368-9100 Acct #: 6035 3202 2643 4726		W	Dates: 2004-2008 Reason: Credit Card or Credit Use				\$ 2,000
Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117 Acct #: 6035 3201 1857 1494		W	Dates: 2007-2008 Reason: Credit Card or Credit Use				\$ 2,300
Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: 6011 3810 0437 9234		W	Dates: 2007-2008 Reason: Credit Card or Credit Use				\$ 600
Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: 5437 0306 8371 1534		Н	Dates: 1995-2008 Reason: Credit Card or Credit Use				\$ 3,200
Attn: Bankruptcy Dept. Po Box 984100 EI Paso TX 79998 Acct #: 2490 3672 46		w	Dates: 2007-2008 Reason: Credit Card or Credit Use				\$ 1,300

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In re

Record # 390372

Scott Hall and Stephanie Hall / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
Cre	ditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A B	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		ount of Claim
49	Lane Bryant/WFNNB Attn: Bankruptcy Dept. 450 Winks Ln Bensalem PA 19020 Acct #: 6978 0000 7512 5596		w	Dates: 2006-2008 Reason: Credit Card or Credit Use				\$	800
50	Law Offices of Kurt Richter Attn: Bankruptcy Dept. 800 E. Northwest Hwy #403 Palatine IL 60067 Acct #: HALL		J	Dates: 2008 Reason: Attorney's Fees & Notice				\$	2,000
51	Macy's/DSNB Attn: Bankruptcy Dept. 9111 Duke Blvd Mason OH 45040 Acct #: 4378 8201 4010		w	Dates: 2006-2008 Reason: Credit Card or Credit Use				\$	500
52	MHS Pysician Services Attn: Bankruptcy Dept. PO Box 5081 Janesville WI 53547 Acct #: 1229		Н	Dates: 2007 Reason: Medical/Dental Services				\$	116
53	NCO FIN/55 Attn: Bankruptcy Dept. Po Box 13570 Philadelphia PA 19101 Acct #: 14965949		w	Dates: 2008-2008 Reason: Medical Debt				\$	41
54	NCO FIN/55 Attn: Bankruptcy Dept. Po Box 13570 Philadelphia PA 19101 Acct #: 24174551		w	Dates: 2008 Reason: Medical Debt				\$	131
 55	Nordstrom Bank, FSB Attn: Bankruptcy Dept. Po Box 6555 Englewood CO 80155 Acct #: 2228 93230		w	Dates: 2007-2008 Reason: Credit Card or Credit Use				\$	300

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall / Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount Claim	
56 Northwest Community Hospital Attn: Bankruptcy Dept. 3060 Salt Creek #110 Arlington Heights IL 60005 Acct #: 1229		Н	Dates: 2007 Reason: Medical/Dental Services				\$ 7	'8

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

NCO Financial Bankruptcy Department PO Box 13570 Philadelphia PA 19101

57	Northwest Community Hospital Attn: Bankruptcy Dept. PO Box 95698 Chicago IL 60694 Acct #: 0870	W	Dates: 2008 Reason: Medical/Dental Services	\$ 15
58	Northwest Radiology Assoc., SC Attn: Bankruptcy Department 520 E. 22nd Street Lombard IL 60148 Acct #: 1229	w	Dates: 2008 Reason: Medical/Dental Services	\$ 15
59	Northwest Suburban Anesthesia Attn: Bankruptcy Department PO Box 454 Ann Arbor MI 48106 Acct #: 0870	W	Dates: 2007 Reason: Medical/Dental Services	\$ 65

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Medical Business Bureau Bankruptcy Department PO Box 1219 Park Ridge IL 60068 Case 08-33786 Doc 1 Filed 12/10/08 Entered 12/10/08 15:30:20 Desc Main Document Page 25 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall / Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
60	Northwestern Med. Faculty Fnd. Attn: Bankruptcy Department 38693 Eagle Way Chicago IL 60678 Acct #: 0870		w	Dates: 2008 Reason: Medical/Dental Services				\$ 40
61	Northwestern Medical Assoc. Attn: Bankruptcy Department 5446 W. Kirk St. Morton Grove IL 60053 Acct #: 0870		w	Dates: 2007 Reason: Medical/Dental Services				\$ 38
62	Orthopedic Associates Attn: Bankruptcy Dept. 415 W. Golf Rd Ste 68 Arlington Heights IL 60005 Acct #: 0870		w	Dates: 2008 Reason: Medical/Dental Services				\$ 235

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Merchants Credit Guide Co. Bankruptcy Department 223 W. Jackson Blvd., Ste. 900 Chicago IL 60606

63 PayPal/GEMB Attn: Bankruptcy Dept. Po Box 981064 El Paso TX 79998 Acct #: 6044 0710 2452 8701	Н	Dates: 2007-2008 Reason: Credit Card or Credit Use	\$ 1,200
64 Target National Bank Attn: Bankruptcy Dept. Po Box 673 Minneapolis MN 55440 Acct #: 4352 3717 2247 1183	W	Dates: 2006-2008 Reason: Credit Card or Credit Use	\$ 1,800

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In re

Scott Hall and Stephanie Hall / Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
65 Victoria's Secret/WFNNB Attn: Bankruptcy Dept. Po Box 182128 Columbus OH 43218 Acct #: 8647 83969		w	Dates: 2006-2008 Reason: Credit Card or Credit Use				\$ 300	

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 144,601.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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Document Page 28 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

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UNITED STATES BARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Justin R. Storer

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE							
Status: Married	Son age 6, , , ,							
	DEBTOR EMPLOYMENT SPOUSE EMPLOYMENT							
Occupation:	Mechanic							
Name of Employer:	Illinois Tollway Authority							
Years Employed	approx. 11 years							
Employer Address:	2100 Ogden Ave							
City, State, Zip	Downers Grove, IL 60515	,						

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE			
1. Monthly Gross Wages, Salary, and commissions	\$ 5,156.67	\$ 0.00			
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00			
3. SUBTOTAL	\$ 5,156.67	\$ 0.00			
4. LESS PAYROLL DEDUCTIONS	. ,	<u> </u>			
a. Payroll Taxes and Social Security	\$ 954.24	\$ 0.00			
b. Insurance	\$ 135.03	\$ 0.00			
c. Union Dues	\$ 78.00	\$ 0.00			
d. Other (Specify) Pension:	\$ 206.44	\$ 0.00			
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00			
Child Support:	\$ 0.00	\$ 0.00			
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00			
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,373.71	\$ 0.00			
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,782.96	\$ 0.00			
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00			
8. Income from real property	\$ 0.00	\$ 0.00			
Interest and dividends	\$ 0.00	\$ 0.00			
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00			
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00			
12. Pension or retirement income	\$ 0.00	\$ 0.00			
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00			
Unemployment Income	\$ 0.00	\$ 0.00			
14. SUBTOTAL OF LINES 7 THROUGH 13					
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,782.96	\$ 0.00			
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 3,782.96				
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and, if applicable, on Statistical Summary				

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED SPATESTBARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Justin R. Storer

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. F payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	Prorate any
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures la	beled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,562.00
a. Real Estate taxes included? [x] Yes [] No b. Property insurance included? [x] Yes [] No	Ψ 1,002.00
2. Utilities: a. Electricity and Heating Fuel	\$ 215.00
b. Water, Sewer, Garbage	\$ 75.00
c. Cellphone, Internet	\$ 150.00
d. Other Home Phone and Cable Television	\$ 110.00
3. Home Maintenance (repairs and upkeep)	\$ 40.00
4. Food	\$ 380.00
5. Clothing	\$ 75.00
6. Laundry and Dry Cleaning	\$ 45.00
7. Medical and Dental Expenses	\$ -
8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 195.00
9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 50.00
10. Charitable Contributions	\$ -
11. Insurance (not deducted from wages or included in home mortgage payments)	\$ -
a. Homeowner's or Renter's	\$ -
b. Life	\$-
c. Health d. Auto	\$ 100.00
e. Other	
	<u>\$-</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)	*
a. Auto	\$590.00
b. Reaffirmation Payments	\$ -
c. Other \$-	\$-
14. Alimony, maintenance and support paid to others	\$-
15. Payments for support of additional dependents not living at your home	\$-
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
\$147.00 \$16.00 \$0.00 \$- \$30.00	\$193.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 3,780.00
19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing <i>None</i>	this document:
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$ 3,782.96
b. Average monthly expenses from Line 18 above	\$ 3,780.00
c. Monthly net income (a. minus b.)	\$ 2.96
d. Total amount to be paid into plan monthly	\$ -
Beautiff: 200272	Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2008: \$55,792 2007: \$56,000 2006: \$52,000	Employment	
X	Spouse		
	AMOUNT	SOURCE	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

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— I /	\ 	-		<i>^ ^ ^ ^ ^ ^ ^ ^ ^ ^</i>	

NONE	
X	

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	_
Spouse		
AMOUNT	SOURCE	_
	Spouse	AMOUNT SOURCE Spouse

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount	Amount	
of Creditor	Payments	Paid	Still Owing	
Chase Manhattan Mortgage 3415 Vision Dr Columbus, OH 43219	Monthly	\$1,069.00 per month	\$125,352.00	
Chase PO Box 901039 Fort Worth, TX 76101	Monthly	\$1,177.90 per month	\$70,674.00	



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments

Amount Paid or Value of Transfers Amount Still Owing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

Chase Auto Finance 4900 Memorial Hwy 2nd Floor Tampa, FL 33634 11/2008 Voluntary Surrender 2004 Lexus Gx470 \$30,000.00 Case 08-33786 Doc 1 Filed 12/10/08 Entered 12/10/08 15:30:20 Desc Main Document Page 34 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT	OF	FINANCIAL AFFAIRS

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and
AddressName & Location
of Court CaseDate
of
of
OrderDescription
and Value of
OrderOrderProperty

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
orRelationship
to Debtor,Date
of
OrganizationDescription
and ValueOrganizationIf AnyGiftof Gift

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Value if Loss Was Covered in Whole or in of Property Part by Insurance, Give Particulars Loss

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

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. J I I	4 I L IVI L	NI UE	CINAN	CIAL	AFFAIR.3

09. PAYMENTS RELATED TO DEBT COUNSELING OF	R BANKRUPTCY:	
List all payments made or property transferred by or on b concerning debt consolidation, relief under the bankrupto preceding the commencement of this case.	,, ,	
Name and	Date of Payment,	Amount of Money or
Address	Name of Payer if	Description and
of Payee	Other Than Debtor	Value of Property
Law Office of Peter Francis Geraci	2008	Payment/Value: \$3,000.00
55 E. Monroe Street #3400		
Chicago, IL 60603		
09a. PAYMENTS RELATED TO DEBT COUNSELING O debtor to any persons, including attorneys, for consultation a petition in bankruptcy within 1 year immediately preceded.	on concerning debt consolidation, relief under the b	,
Name and	Date of Payment,	Amount of Money or
Address	Name of Payer if	description and
of Payee	Other Than Debtor	Value of Property
MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227	2008	\$50.00
10. OTHER TRANSFERS		

NONE

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property

Transferee, Relationship . Transferred and to Debtor Date Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

 Name of Trust or other Device
 Date(s) Amount and Date of Sale or Closing

 Trust or of Other Device
 Transfer(s)
 Closing

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor Date of Setoff

Amount of Setoff

NONE

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

debtor arate address

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

NONE

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

debtor is or wa	ddress	Name and Address of Governmental Unit	Date of Notice	Environmental Law
debtor is or wa				
number.	as a party. Indicate t	ve proceedings, including settlements on the name and address of the governments.	or orders, under any Environmenta ntal unit that is or was a party to th	
Name and A		Docket Number	Status of Disposition	
		ne names, addresses, taxpayer identifi		
-	ediately preceding the	ne commencement or this case.		
(6) years imm If the debtor is ending dates	s a corporation, list the	ne names, addresses, taxpayer identification which the debtor was a partner or owner the commencement of this case.		
(6) years imm If the debtor is ending dates	s a corporation, list the of all businesses in water the of all pusinesses in water the of all businesses in water the of all businesses in water the of a corporation of a corp	ne names, addresses, taxpayer identifi which the debtor was a partner or owne		

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

CTATEMENT OF FINANCIAL AFFAIRS

has been, within six years imme executive, or owner of more tha	ediately preceding the commencement in 5 percent of the voting or equity sec	a corporation or partnership and by any individual debtor who is of this case, any of the following: an officer, director, managing urities of a corporation; a partner, other than a limited partner, of or other activity, either full- or part-time.
•	eceding the commencement of this cas	ement only if the debtor is or has been in business, as defined at se. A debtor who has not been in business within those six years
19. BOOKS, RECORDS AND I	FINANCIAL STATEMENTS:	
List all bookkeepers and accour the keeping of books of accoun	` , ,	iately preceding the filing of this bankruptcy case kept or supervi
Name	Dates Services	
and Address	Rendered	
10h Liet all firms or individuals	who within two (2) years immediately	proceeding the filing of this hankruptey case have sudited the hea
	who within two (2) years immediately ed a financial statement of the debtor. . Address	preceding the filing of this bankruptcy case have audited the boo Dates Services Rendered
account and records, or prepare . Name 19c. List all firms or individuals	ed a financial statement of the debtor Address	Dates Services Rendered of this case were in possession of the books of account and rec
account and records, or prepare . Name 19c. List all firms or individuals	Address who at the time of the commencement	Dates Services Rendered of this case were in possession of the books of account and rec
Account and records, or prepare Name 19c. List all firms or individuals of the debtor. If any of the books Name Name	Address who at the time of the commencement is of account and records are not availated. Address	Dates Services Rendered of this case were in possession of the books of account and recable, explain. mercantile and trade agencies, to whom a financial statement w
Account and records, or prepare Name 19c. List all firms or individuals of the debtor. If any of the books Name Name	Address who at the time of the commencement s of account and records are not availated. Address	Rendered of this case were in possession of the books of account and recable, explain.

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In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

	STATEMENT OF FIN		
20. INVENTORIES			
20. INVENTORIES			
List the dates of the last to the dollar amount and bas	wo inventories taken of your property, the names of each inventory.	e of the person who supervised the taking	of each inventory,
Date	Inventory	Dollar Amount of Inventory	
of	•	(specify cost, market of other	
Inventory	Supervisor	basis)	
o. List the name and addr	ess of the person having possession of the re	cords of each of the inventories reported in	a., above.
Date	Name and Addresses of Custodian		
of Inventory	of Inventory Records		
21. CURRENT PARTNE	RS, OFFICERS, DIRECTORS AND SHAREH	OLDERS:	
	RS, OFFICERS, DIRECTORS AND SHAREH ership, list nature and percentage of interest of Nature of Interest		
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp	ership, list nature and percentage of interest of Nature	each member of the partnership. Percentage of Interest pration; and each stockholder who directly	or indirectly owns,
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp	Nature of Interest	each member of the partnership. Percentage of Interest pration; and each stockholder who directly	or indirectly owns,
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp controls, or holds 5% or m	Nature of Interest	each member of the partnership. Percentage of Interest Diration; and each stockholder who directly reporation.	or indirectly owns,
na. If the debtor is a partner Name and Address 21b. If the debtor is a corp controls, or holds 5% or m Name and Address	Nature of Interest Operation, list all officers & directors of the corpore of the voting or equity securities of the corpore of the voting of the voting of the voting of the corpore of the voting of	each member of the partnership. Percentage of Interest Diration; and each stockholder who directly reporation. Nature and Percentage of Stock Ownership	or indirectly owns,
na. If the debtor is a partner Name and Address 21b. If the debtor is a corp controls, or holds 5% or m Name and Address	Nature of Interest Doration, list all officers & directors of the corpore of the voting or equity securities of the corpore of the voting or equity securities of the corpore of the voting or equity securities of the corpore of the voting or equity securities of the corpore of the voting or equity securities of the corpore of the voting or equity securities of the corporation.	each member of the partnership. Percentage of Interest Diration; and each stockholder who directly reporation. Nature and Percentage of Stock Ownership DLDERS:	
Name and Address 21b. If the debtor is a corpontrols, or holds 5% or m Name and Address	Nature of Interest Doration, list all officers & directors of the corpore of the voting or equity securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corporation.	each member of the partnership. Percentage of Interest Diration; and each stockholder who directly reporation. Nature and Percentage of Stock Ownership DLDERS:	

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In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

22b. If the debtor is a corporation immediately preceding the comm		ationship with the corporation terminated within one (1) year
Name and Address	Title	Date of Termination	
23. WITHDRAWALS FROM A PA	ARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	
		utions credited or given to an insider, including compe ner perquisite during one year immediately preceding t	
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to	Purpose of	Description and value of	
Debtor	Withdrawal	Property	
	the name and federal taxpayer identifi	cation number of the parent corporation of any consolic thin six (6) years immediately preceding the commenc	
Parent Corporation	Identification Number (EIN)		
25. PENSION FUNDS:	list the name and federal toyngyor ide	stification number of any pension fund to which the deb	
If the debtor is not an individual			ntor as an
If the debtor is not an individual, employer, has been responsible		s) years immediately preceding the commencement of	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 12/01/2008 /s/ Scott Hall Scott Hall X Date & Sign

Dated: 12/01/2008 /s/ Stephanie Hall
Stephanie Hall
X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall / Debtors

Attorney for Debtor: Justin R. Storer

DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<u>Creditor's Name</u> :	Describe Property Securing Debt:
Chase Attn: Bankruptcy Dept.	2406 Jay Ln Rolling Meadows, IL 60008 (Debtor's Residence)
Po Box 901039	
Fort Worth TX 76101	
Property will be (check one):	
□Surrendered ■F	Retained
If retaining the property, I intend to (check at It	east one):
☐Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	· · · · · · · · · · · · · · · · · · ·
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt
Property No. 2	
Creditor's Name:	Describe Property Securing Debt:
Chase Manhattan Mortgage Attn: Bankruptcy Dept.	2406 Jay Ln Rolling Meadows, IL 60008 (Debtor's Residence)
3415 Vision Dr	
Columbus OH 43219	
Property will be (check one):	
□Surrendered ■F	Retained
If retaining the property, I intend to (check at Id	east one):
☐Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall / Debtors

Attorney for Debtor: Justin R. Storer

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 3	
Creditor's Name: Patrick BMW Attn: Bankruptcy Dept. 700 E. Golf Rd Schaumburg IL 60195	<u>Describe Property Securing Debt</u> : BMW - 2006 BMW 35 (over 40,000 miles)
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to (check a	t least one):
☐Redeem the property	
■Reaffirm the debt	
□Other. Explain 522(f)).	(for example, avoid lien using 110 U.S.C. §
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. /s/ Scott Hall

Dated: 12/01/2008

Scott Hall

X Date & Sign

/s/ Stephanie Hall 12/01/2008 Dated:

Stephanie Hall

X Date & Sign

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	Attached		AMOU	INTS SCHEDULED	
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$221,400	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$34,393	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$234,309	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$144,601	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,783
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,780
TOTALS			\$ 255,793 TOTAL ASSETS	\$ 378,910 TOTAL LIABILITIES	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Scott Hall and Stephanie Hall, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Justin R. Storer

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,782.96
Average Expenses (from Schedule J, Line 18)	\$ 3,780.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 5,103.47

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 204,309.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 144,601.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 348,910.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Scott Hall and Stephanie Hall, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Justin R. Storer

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	12/01/2008	/s/ Scott Hall	X Date & Sign
		Scott Hall	' <u> </u>
Dated:	12/01/2008	/s/ Stephanie Hall	X Date & Sign
		Stephanie Hall	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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In re

Scott Hall, and Stephanie Hall, Debtors

Attorney for Debtor: Justin R. Storer

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/01/2008 /s/ Scott Hall

PFG Record #

390372

Scott Hall

X Date & Sign

Dated: 12/01/2008 /s/ Stephanie Hall

Stephanie Hall

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Scott Hall and Stephanie Hall, Debtors

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Scott Hall Sign & Date Dated: 12/01/2008 Here Scott Hall /s/ Stephanie Hall 12/01/2008 Sign & Date Dated: Stephanie Hall Here /s/ Justin R. Storer 12/10/2008 Dated: Attorney: Justin R. Storer Bar No: 6293889